

<i>SERFF Tracking Number:</i>	<i>THRV-125840599</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>40417</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Medicare Supplement Advertising 2008</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Medicare Supplement

SERFF Tr Num: THRV-125840599 State: ArkansasLH

Advertising 2008

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 40417

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Julie Van Beck

Disposition Date: 11/07/2008

Date Submitted: 10/01/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/07/2008

State Status Changed: 11/07/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Included in this submission are the following advertising forms for your review:

Form 32074 N11-08, Thrivent Financial Medicare Supplement Insurance brochure

Form 23858A R10-08, Medicare Supplement Insurance Product Report Card

Form 33065 N11-08, Medicare Supplement Welcome Letter

Form 33065L N11-08, Medicare Supplement Fleximail Letter

SERFF Tracking Number: THRV-125840599 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 40417
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Medicare Supplement Advertising 2008
Project Name/Number: /

Form 33065LR N11-08, Fleximail Letter Reply Card (attached to the above letter)

Form 33065SM N11-08, Medicare Supplement Marketing Letter*

Form 33065SMR N11-08, Marketing Letter Reply Card (attached to the above letter)*

Form 33066A N11-08, Medicare Supplement - Exploring Health Care Options

Form 200803729 9/08, Medicare Supplement Web Page**

Form 20519WH R9/08, Medicare Supplement Product Web Page**

These forms will be used in the marketing of our Medicare Supplement Insurance contracts, forms M-EA-MSA (05), M-EB-MSB (05), M-EC-MSD (05), M-ED-MSD (05), M-EF-MSF (05), M-EH-MSH (05), M-EI-MSI (05) & M-EL-MSL (05), approved by your Department on 06/08/2006 (State Tracking # 32397).

*Please note that form 33065SM N11-08 (with attached reply card 33065SMR N11-08) has a variable paragraph in the middle of the form that instructs the member to call either our Customer Service Center or their Financial Representative. I have attached both versions of the form with the language bracketed in each one for your reference.

**Please note that the upper and left navigation bars, as well as the list of Related Links included on the web pages do change often. The address and disclosure information at the bottom of the page is also updated as needed to comply with state regulations. We do not intend to refile these forms when this information is updated unless you inform us that it is required.

Thank you in advance for your review of our filing. Please feel free to contact me with any questions.

Company and Contact

Filing Contact Information

Julie Van Beck, Compliance Specialist II
625 Fourth Ave. South
Minneapolis, MN 55415

julie.vanbeck@thrivent.com
(800) 847-4836 [Phone]
(612) 340-5040[FAX]

Filing Company Information

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919-0001

CoCode: 56014
Group Code: 2938
Group Name:

State of Domicile: Wisconsin
Company Type: Fraternal
State ID Number:

SERFF Tracking Number: THRV-125840599

State: Arkansas

Filing Company: Thrivent Financial for Lutherans

State Tracking Number: 40417

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Medicare Supplement Advertising 2008

Project Name/Number: /

(800) 847-4836 ext. [Phone]

FEIN Number: 39-0123480

SERFF Tracking Number: *THR-125840599* *State:* *Arkansas*
Filing Company: *Thrivent Financial for Lutherans* *State Tracking Number:* *40417*
Company Tracking Number:
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *Medicare Supplement Advertising 2008*
Project Name/Number: */*

Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation: \$25 per advertising form (10 forms)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$250.00	10/01/2008	22862476

SERFF Tracking Number:	THRV-125840599	State:	Arkansas
Filing Company:	Thrivent Financial for Lutherans	State Tracking Number:	40417
Company Tracking Number:			
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Medicare Supplement Advertising 2008		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/07/2008	11/07/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/31/2008	10/31/2008	Julie Van Beck	11/06/2008	11/06/2008

Project Name/Number: /

Disposition

Disposition Date: 11/07/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *THR-125840599* State: *Arkansas*

Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *40417*

Company Tracking Number:

TOI: *MS06 Medicare Supplement - Other* Sub-TOI: *MS06.000 Medicare Supplement - Other*

Product Name: *Medicare Supplement Advertising 2008*

Project Name/Number: */*

Item Type	Item Name	Item Status	Public Access
Form (revised)	Thrivent Financial Medicare Supplement Insurance brochure	Withdrawn	Yes
Form	Thrivent Financial Medicare Supplement Insurance brochure	Disapproved	Yes
Form	Medicare Supplement Insurance - Product Report Card	Filed	Yes
Form	Medicare Supplement Welcome Letter	Filed	Yes
Form	Medicare Supplement Fleximail Letter	Filed	Yes
Form	Medicare Supplement Fleximail Letter Reply Card (attached to Fleximail letter above)	Filed	Yes
Form	Medicare Supplement Marketing Letter	Filed	Yes
Form	Medicare Supplement Marketing Letter Reply Card (attached to marketing letter above)	Filed	Yes
Form	Medicare Supplement - Exploring Health Care Options	Filed	Yes
Form	Medicare Supplement Web Page	Filed	Yes
Form	Medicare Supplement Product Web Page	Filed	Yes

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Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *40417*
Company Tracking Number:
TOI: *MS06 Medicare Supplement - Other* Sub-TOI: *MS06.000 Medicare Supplement - Other*
Product Name: *Medicare Supplement Advertising 2008*
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/31/2008
Submitted Date	10/31/2008
Respond By Date	12/01/2008

Dear Julie Van Beck,

This will acknowledge receipt of the captioned filing.

Objection 1

- Thrivent Financial Medicare Supplement Insurance brochure (Form)

Comment: Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please revise page 6 of this brochure to comply.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/06/2008
Submitted Date	11/06/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Per your Objection Report, I would like to withdraw the brochure, form 32074 N11-08, from this filing. If we decide to pursue approval and use of this form, we will make the necessary revisions and submit the revised form as a new filing.

I have withdrawn the form from the Form Schedule.

Thank you for your continued review of our filing!

SERFF Tracking Number: *THR-125840599* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *40417*
 Company Tracking Number:
 TOI: *MS06 Medicare Supplement - Other* Sub-TOI: *MS06.000 Medicare Supplement - Other*
 Product Name: *Medicare Supplement Advertising 2008*
 Project Name/Number: /

Related Objection 1

Applies To:

- Thrivent Financial Medicare Supplement Insurance brochure (Form)

Comment:

Code Ann. 23-79-109(a)(4) states, “all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings.” With that being said, please revise page 6 of this brochure to comply.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Thrivent Financial Medicare Supplement Insurance brochure	32074 N11-08		Advertising	Other	Withdrawn0		
Previous Version							
Thrivent Financial Medicare Supplement Insurance brochure	32074 N11-08		Advertising	Revised	20519 R8-005		Med Supp Brochure 32074 N11-08.pdf

No Rate/Rule Schedule items changed.

Sincerely,
 Julie Van Beck

SERFF Tracking Number: THRV-125840599 State: Arkansas

Filing Company: Thrivent Financial for Lutherans State Tracking Number: 40417

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Medicare Supplement Advertising 2008

Project Name/Number: /

Form Schedule

Lead Form Number:

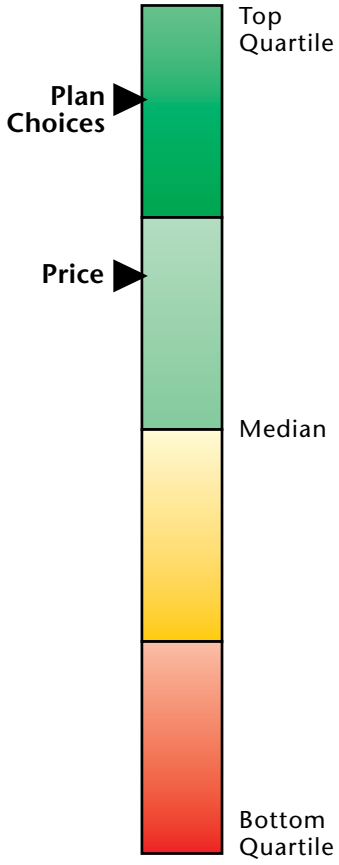
Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Withdrawn	32074 N11-08	Advertising	Thrivent Financial Medicare Supplement Insurance brochure	Other	Other Explanation: Withdrawn	0	
Filed	23858A R10-08	Advertising	Medicare Supplement Insurance - Product Report Card	Initial		0	Med Supp Product Scorecard 23858A R10-08.pdf
Filed	33065 N11-08	Advertising	Medicare Supplement Welcome Letter	Initial		0	Med Supp Welcome Letter 33065 N11-08.pdf
Filed	33065L N11-08	Advertising	Medicare Supplement Fleximail Letter	Initial		0	Med Supp Fleximail Letter 33065L N11-08.pdf
Filed	33065LR N11-08	Advertising	Medicare Supplement Fleximail Letter Reply Card (attached to Fleximail letter above)	Initial		0	Med Supp Fleximail Letter Reply Card 33065LR N11-08.pdf
Filed	33065SM N11-08	Advertising	Medicare Supplement Marketing Letter	Initial		0	Med Supp Marketing Letter 33065SM N11-08.pdf
Filed	33065SMR N11-08	Advertising	Medicare Supplement Marketing Letter Reply Card (attached	Initial		0	Med Supp Marketing Letter Reply Card

<i>SERFF Tracking Number:</i>	<i>THRV-125840599</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Medicare Supplement Advertising 2008</i>		
<i>Project Name/Number:</i>	<i>/</i>		

		to marketing letter above)				33065SMR N11-08.pdf
Filed	33066A N11-08	Advertising Medicare Supplement - Exploring Health Care Options	Initial		0	Med Supp - Exploring Health Care Options 33066A N11- 08.pdf
Filed	200803729 9/08	Advertising Medicare Supplement Web Page	Initial		0	Med Supp Web Page 200803729 9- 08.pdf
Filed	20519WH R9/08	Advertising Medicare Supplement Product Web Page	Revised	Replaced Form #: 20519WH R11-05 Previous Filing #: 32397	0	AR Med Supp Product Web Page 20519WH R9- 08.pdf

MEDICARE SUPPLEMENT INSURANCE | Product Report Card

INSURANCE

PRODUCT OVERVIEW	COMPETITIVE ADVANTAGES	KEY MESSAGES	COMPETITIVENESS
<p>Helps to fill gaps in Medicare by providing insurance coverage for some of the costs of services not covered by Medicare.</p> <p>Medicare Supplement Insurance (aka Medigap) helps to pay Medicare deductibles, coinsurance, and/or copayments, thus helping to preserve vital retirement savings for the member.</p>	<ul style="list-style-type: none"> One-year rate guarantee provides added peace of mind for members. Issue-age and attained-age pricing flexibility (where allowed). Non-tobacco ratings offer more competitive rates to qualified clients. Easier and faster issues via a simplified underwriting process. 	<ul style="list-style-type: none"> Availability in 33 states (representing nearly 90% of the age 65+ Lutheran market) means more opportunity to offer Medicare Supplement Insurance as part of a financial strategy. Medicare Supplement Insurance offers the choice to visit any doctor or provider that accepts Medicare. Unlike some other types of Medicare insurance, there are no provider networks and no pre-approvals are required. Members have the flexibility to use their coverage nationwide. By eliminating many of the unexpected out-of-pocket expenses that can occur with a medical event, individuals can preserve their retirement assets and more accurately budget for their health care expenditures. 	 <p>Plan Choices</p> <p>Price</p> <p>Top Quartile</p> <p>Median</p> <p>Bottom Quartile</p> <p>See page 2 for Research Methodology.</p>
KEY COMPETITORS	INDUSTRY RANKINGS/ACHIEVEMENTS	DISCLOSURES	
<p>Blue Cross Blue Shield</p> <p>Mutual of Omaha (United World)</p> <p>UnitedHealthcare (AARP)</p>	<ul style="list-style-type: none"> Thrivent Financial's Medicare Supplement Insurance premiums rank in the top 33% for competitiveness.¹ Thrivent Financial offers six or more standardized plans in 33 states. These plans include Plan F and Plan C—the most popular plans in the industry.² 	<p>¹ Thrivent Financial study, May 2008. Varies by ZIP code and state.</p> <p>² America's Health Insurance Plans (AHIP) report "Medigap: What You Need To Know," 2008.</p> <p>Thrivent Financial for Lutherans is not connected with or endorsed by Social Security, Medicare or any other government agency.</p>	

Product Form Series #: M-ED-MSD (05), M-EF-MSF (05), M-EH-MSH (05), M-EI-MSI (05), M-EL-MSL (05), 12052KS (05), 12079KS (05), 12080KS (05), 12081KS (05), 12053KS (05), 12054KS (05), M-EW-MSWI (05), MR-CA-MSAD (05), MR-CB-MSBD (05), MR-CH-MSHC (05), MR-CX-MSBX (05), MR-CF-MSFT (05), M-EX-MSMN (05), M-EM-MSMNB (05), MR-CA-MSAD MN (05), MR-CB-MSBD MN (05), MR-CX-MSBX MN (05), MR-CR-MSHR MN (05), M-EA-MSA (05), M-EB-MSB (05), M-EC-MSC (05).

MEDICARE SUPPLEMENT INSURANCE

INSURANCE

Research Methodology

Source	Price	Features
Percentile rankings are based on internal scorecards developed to compare our products with similar products from companies listed in Weiss Ratings, Inc., including only companies with data reported within the most recent 18 months. The specific situation analyzed was for a male, age 65, non tobacco. Medicare Select plans were excluded.	The price used for comparison is based on a 2008 Thrivent Financial study of all Medicare Supplement companies listed in Weiss Ratings with data reported within the most recent 18 months. Medicare Select plans were excluded.	Not applicable. Due to the standardized nature of Medicare Supplement plans, features are not differentiated.
Plan Choices	Data Source	Key Competitors
The plan choice for comparison is based on data available from the Weiss Ratings database as of May 2008, along with data reported in the America's Health Insurance Plans (AHIP) report "Medigap: What You Need To Know," 2008.	2008 Weiss Ratings database (May 2008)—Weiss Ratings, Inc., is "the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds and stocks."	Based on companies listed in Weiss Ratings, Inc., including only companies with data reported within the most recent 18 months.

Thrivent Financial Medicare supplement insurance is not available in all states, and plans vary by state.

Product Form Series #: M-ED-MSD (05), M-EF-MSF (05), M-EH-MSH (05), M-EI-MSI (05), M-EL-MSL (05), 12052KS (05), 12079KS (05), 12080KS (05), 12081KS (05), 12053KS (05), 12054KS (05), M-EW-MSWI (05), MR-CA-MSAD (05), MR-CB-MSBD (05), MR-CH-MSHC (05), MR-CX-MSBX (05), MR-CF-MSFT (05), M-EX-MSMN (05), M-EM-MSMNB (05), MR-CA-MSAD MN (05), MR-CB-MSBD MN (05), MR-CX-MSBX MN (05), MR-CR-MSHR MN (05), M-EA-MSA (05), M-EB-MSB (05), M-EC-MSC (05).



4321 N. Ballard Road, Appleton, WI 54919-0001
www.thrivent.com • e-mail: mail@thrivent.com
800-THRIVENT (800-847-4836)

Welcome!

It's time for you to make some important decisions regarding your health care coverage.

While Medicare covers many of your costs, it won't pay for everything. You may still have out-of-pocket expenses. These expenses can be sizeable, particularly if you have a catastrophic illness or are frequently hospitalized.

Medicare Supplement Insurance gives you the added protection you deserve and complements Medicare Part A and Part B. It helps you reduce your out-of-pocket medical expenses for deductibles, coinsurance, foreign travel emergency care and more.

Choosing the right plan

To learn more about Medicare Supplement Insurance, read the enclosed information. It can help you:

- Identify your needs.
- Understand how Medicare Supplement Insurance works.
- Compare the coverage provided by the various plans available to you.
- Choose the plan that's right for you.

If you have questions or would like more information, **call 800-595-6589** to talk with one of our licensed representatives.

Apply today by phone!

Applying is easy—you can complete your entire application over the phone. Here's how:

Step 1

Review the enclosed information. (**DO NOT** complete the paperwork.)

Step 2

Identify your needs and choose the plan that's right for you.

Step 3

Call **800-595-6589**. We'll answer your questions and help you apply right over the phone. Our licensed representatives are available Monday through Thursday, 9 a.m. to 9 p.m., and Friday, 9 a.m. to 6 p.m. Central Time.



Sample A. Sample
123 Anystreet
Apt. 123
Anytown, ST 12345-1234
|||||

11

<E-mail>

No-Obligation Information Request

-
- (M1067)



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Added protection you deserve ... applying is easy

Retirement means looking at life in a new way. It also means taking a fresh look at your health care coverage.

You'll have Medicare, of course. But Medicare won't cover all your costs. You may still have out-of-pocket expenses, which can be sizeable—particularly if you have a catastrophic illness or are frequently hospitalized.

Medicare Supplement Insurance can provide the added protection you deserve and help you reduce your out-of-pocket medical expenses.




A trusted partner in your decision-making process

Three million Lutherans already trust Thrivent Financial to help them meet critical retirement goals. Let us help you.

We can help you identify your needs, review your options and choose the Thrivent Financial Medicare Supplement Insurance plan that's right for you.

Call me today at xxx-xxx-xxxx to find out how Medicare Supplement Insurance can reduce your out-of-pocket medical expenses for deductibles, coinsurance, foreign travel emergency care and more.

Call today to get the added protection you deserve.

	<FR Name, Des1, Des2> <Title> <Phone> <E-mail>
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P.S. Return the attached reply card or call today, and I'll send you a FREE Medicare Supplement Insurance Kit.

Thrivent Financial for Lutherans is not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Supplement Insurance is not available in all states.

33065SM N11-08

Advantages to working with Thrivent Financial

- **Options**—We offer a variety of plan options so you can pick the one that's right for you.
- **Affordable**—Our plans give you comprehensive coverage at a competitive price.
- **Flexibility**—You get the freedom to choose doctors and clinics that suit your needs.
- **Support**—Thrivent Financial is available to answer questions and help you get the health care coverage you need.

No-Obligation Information Request

☐ **YES!** Send me the FREE Thrivent Financial Medicare Supplement Insurance Kit with details on how to apply by phone.*



☐ **YES!** Please have a Thrivent Financial representative contact me.

Home phone number: _____



The best time to call is: _____ ☐ a.m. ☐ p.m.

Signature: _____

E-mail address (please print): _____

<Insert CUSTNM>
<Insert ADDR1-4>
<Insert CITY comma STATE ZIP5 and ZIP4>

Request your FREE Medicare Supplement Insurance Kit today.

1. By phone: 800-595-6589
2. By fax: 877-535-9181
3. By mail: Complete and return the reply card.

*A Thrivent Financial representative may contact you. This is a solicitation for insurance.

Added protection you deserve ... applying is easy

Retirement means looking at life in a new way. It also means taking a fresh look at your health care coverage.

You'll have Medicare, of course. But Medicare won't cover all your costs. You may still have out-of-pocket expenses, which can be sizeable—particularly if you have a catastrophic illness or are frequently hospitalized.

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Signature: _____

E-mail address (please print): _____

<Insert CUSTNM>

<Insert ADDR1-4>

<Insert CITY comma STATE ZIP5 and ZIP4>

Thrivent ID



Reference Code



33065SMR N11-08

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	<FR Name, Des1, Des2> <Title> <Phone> <E-mail>
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33065SM N11-08

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- Home phone number: _____
- The best time to call is: _____ ☐ a.m. ☐ p.m.
- Signature: _____
- E-mail address (please print): _____



<Insert CUSTNM>
<Insert ADDR1-4>
<Insert CITY comma STATE ZIP5 and ZIP4>

Thrivent ID

000000000

Reference Code

000000000

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33065SM N11-08

No-Obligation Information Request

☐ **YES!** Send me the FREE Thrivent Financial Medicare Supplement Insurance Kit with details on how to apply by phone.*



☐ **YES!** Please have a Thrivent Financial representative contact me.

Home phone number: _____



The best time to call is: _____ ☐ a.m. ☐ p.m.

Signature: _____

E-mail address (please print): _____

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Thrivent ID



Reference Code



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Request your FREE Medicare Supplement Insurance Kit today.

1. By phone: 800-595-6589
2. By fax: 877-535-9181
3. By mail: Complete and return the reply card.

*A Thrivent Financial representative may contact you. This is a solicitation for insurance.

Exploring health care options in retirement

When you retire and become Medicare-eligible, you may have several choices for health care. Many people choose one of these two options:

- **Original Medicare.** This includes Medicare Part A, which is hospital insurance, and Medicare Part B, which is medical insurance. Medicare Part A and Part B won't cover all your costs, which is why you may want to buy Medicare Supplement Insurance, which pays eligible expenses (e.g., deductibles, coinsurance, foreign travel emergency care and more) not covered by Medicare. You may also want to buy Medicare Part D, which covers prescription drug costs.
- **Medicare Advantage.** This is sometimes called Medicare Part C; it includes Medicare Part A and Part B. Some Medicare Advantage plans also cover prescription drugs.

Which plan is right for you?

Original Medicare	Medicare Advantage
Part A (hospital insurance) and Part B (medical insurance) <ul style="list-style-type: none"> • Medicare provides your coverage. • Medicare Part A covers many hospital costs after you meet your deductible. • Generally, Medicare Part B pays 80% of covered costs and you pay 20% after you meet your deductible. • You choose your own doctors, clinics and other health care providers. 	Part C – Includes Part A (hospital insurance) and Part B (medical insurance) <ul style="list-style-type: none"> • Private insurance companies approved by Medicare provide the coverage; you choose the plan that's right for you. • You usually pay a copayment for covered services. • You must see plan doctors (required by most plans). • Your cost, benefits and extras vary by plan.
What if you want prescription drug coverage?	
You must join a Medicare Prescription Drug Plan, provided by companies approved by Medicare.	<ul style="list-style-type: none"> • Most plans include Medicare Part D (prescription drug coverage). Or, you may have the option of purchasing a standalone Medicare Prescription Drug Plan.
What if you want supplemental coverage?	
<ul style="list-style-type: none"> • You can choose to purchase Medicare Supplement Insurance (Plans A through L) from a private insurance company; plans are standardized, but each company chooses which plans to offer. • You can also choose Medicare Select, which provides the same benefits as regular Medicare Supplement Insurance, but specifies a network of doctors and/or hospitals you must see. In exchange, you may pay a lower premium. If you choose Medicare Select, make sure your doctors/hospitals are in the plan's network. Also consider what might happen and what you will do if you travel outside the plan's network. 	<ul style="list-style-type: none"> • You usually don't need and can't purchase a Medicare Supplement Insurance plan.

Medicare Advantage plans

There are four types of Medicare Advantage plans:

- **Medicare Managed Plans (HMOs):** Most plans specify a network of doctors and hospitals you must see, except for emergencies. You may be required to designate a primary care physician and receive a referral before seeing a specialist. These plans may have lower co-payments and may offer extra benefits.
- **Medicare Preferred Provider Organization Plans (PPOs):** These plans also specify designated networks. You get the best coverage by staying within the network. However, you may visit doctors, specialists and hospitals outside the network, although doing so typically costs more.
- **Medicare Private Fee-for-Service Plans (PFFSs):** You may visit any doctor or hospital that accepts the plan's terms of payment which are determined by the private company providing, not by Medicare.
- **Medicare Special Needs Plans (SNPs):** These plans provide Medicare benefits, as well as more focused care to manage a specific disease or condition.

Right to change coverage

If you enroll in a Medicare Advantage plan for the first time and decide within the first 12 months to return to a Medicare Supplement Insurance plan (or purchase such a plan for the first time) you may have a guaranteed issue period available (after your Medicare Advantage coverage ends) to purchase a Medicare Supplement Insurance plan within a limited period of time. Beyond 12 months, you will no longer have the guaranteed issue option and a company may require you to submit evidence of insurability.*

Peace of mind

To determine which plan is best for you, ask yourself:

- Do I prefer my own doctors and/or hospitals? If so, are they part of the plan's network?
- What happens if the network changes and my doctor or hospital is no longer included?
- Do I travel or have a second home outside the plan's network?

To learn more about your options and to ensure you have the added protection you deserve, call your Thrivent Financial representative today.

Thrivent Financial for Lutherans is not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Supplement Insurance is not available in all states.



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Medicare Supplement Insurance

Medicare, the federal health insurance program, alone does not cover all of your medical expenses. With all the deductibles and co-payments, you could end up having out-of-pocket expenses. A Medicare supplement insurance plan can help you cover these costs.

When you become eligible for Medicare, it may be the primary means of paying for your medical expenses for the rest of your life. The more you understand about the benefits, the better prepared you and your family will be.

Thrivent Financial Medicare Supplement Insurance

To find out if Medicare supplement insurance from Thrivent Financial for Lutherans is available in your state, please select your state from the pull-down menu*.

[State of Residence | ▼]

*Not available in all states.

What is Medicare Supplement Insurance?

Medicare provides benefits for the most acute medical needs. However, it can still leave you with out-of-pocket expenses. Those expenses could be substantial if you experience a catastrophic illness or repeated hospitalization.

Because of deductibles, coinsurance and medical expenses not covered by Medicare, most people may need supplemental health insurance to help pay for these expenses.

Medicare supplement insurance helps pay expenses not covered by original Medicare, such as deductibles and coinsurance. However, non-covered charges will be the insured's responsibility. Policies that meet the definition of Medicare supplement insurance are clearly labeled, usually on the policy's front cover.

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Federal Regulations for Medicare Supplement Insurance

Federal law in all but three states requires companies to standardize Medicare supplement insurance policies. Standardized plans must follow the model set by 12 standard plans, (A through L), including two high-deductible plans. Plan A, a basic core benefit package, is available from all Medicare supplement insurers. Plans offered by companies must be the standardized models.

Massachusetts, Minnesota and Wisconsin require companies to sell benefit plans as defined by their state laws.

The following provisions apply to all states:

30-day free look

As a customer, you have 30 days from the date you receive a policy to review it. If you decline the policy within this period, the company must refund all the premium you paid.

Open-enrollment period

The best time to buy a Medicare supplement insurance policy is during your open enrollment period. The open enrollment period lasts six months and begins on the first day of the month in which you are both:

- age 65 or over and enrolled in Medicare Part B*; or
- under age 65, with a disability or end-stage renal disease (except in CA) and enrolled in Medicare Part B. This applies to select states. Please refer to the current "Guide to Health Insurance For People With Medicare" at www.medicare.gov.

* Open enrollment eligibility requirements may vary by state.

During this six-month open-enrollment period, an insurance company cannot deny you Medicare supplement insurance coverage or increase the premium for a policy because of past or present health problems.

Understanding Medicare supplement insurance and the benefits provided in the standardized plans can help you select the plan that best meets your needs.

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What's available through your Thrivent Financial representative?

Thrivent Financial for Lutherans provides Medicare supplement insurance plans A, B, C, D, F, H, I and L in your state. For more information about these plans, contact your [Thrivent Financial representative](#)*. He or she can provide you with complete details about costs, coverage, limitations or reductions, exclusions and terms under which the contract may be continued in force.

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Appleton, WI 54919-0001 USA

Minneapolis Office:
625 Fourth Avenue S.
Minneapolis, MN 55415-1624 USA

Phone:
800-THRIVENT
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State: *Arkansas*

Filing Company: *Thrivent Financial for Lutherans*

State Tracking Number: *40417*

Company Tracking Number:

TOI: *MS06 Medicare Supplement - Other*

Sub-TOI: *MS06.000 Medicare Supplement - Other*

Product Name: *Medicare Supplement Advertising 2008*

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Rate Information

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Superseded Attachments

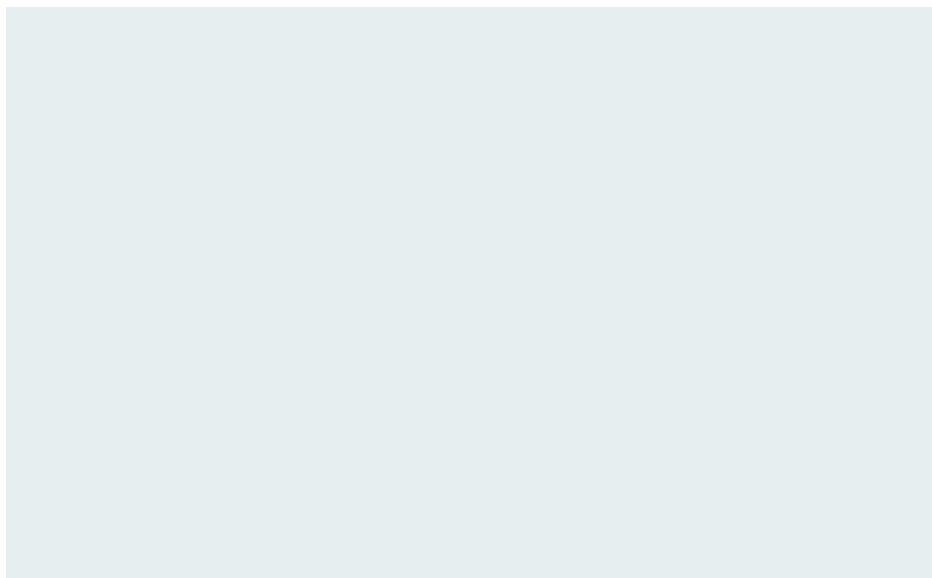
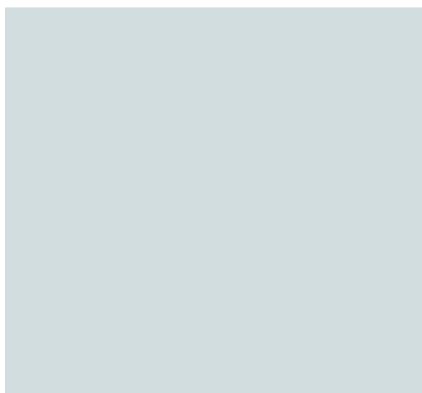
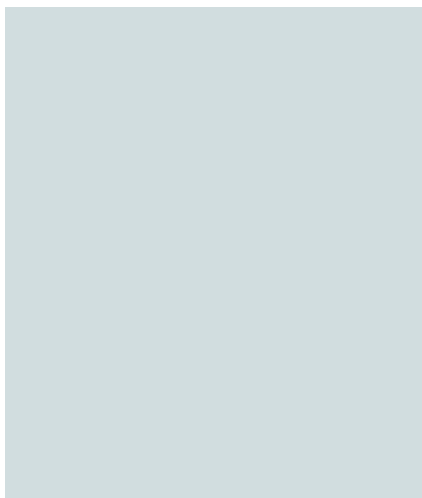
Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Thrivent Financial Medicare Supplement Insurance brochure	10/01/2008	Med Supp Brochure 32074 N11-08.pdf



Thrivent Financial Medicare Supplement Insurance

Added protection you deserve



Going beyond Medicare

Retirement means looking at life in a new way. It also means taking a fresh look at your health care coverage.

It's likely that you're now entitled to Medicare. But Medicare won't cover all your costs, which is why many people buy Medicare Supplement Insurance (also called Medigap) to help pay for unexpected health care costs—and provide peace of mind.



Here's how it works

Medicare, the federal health insurance program for people age 65 and older and some disabled people under age 65, covers many—but not all—medical costs. As a result, you may still have out-of-pocket expenses. These expenses can be sizeable, particularly if you have a catastrophic illness or are frequently hospitalized.

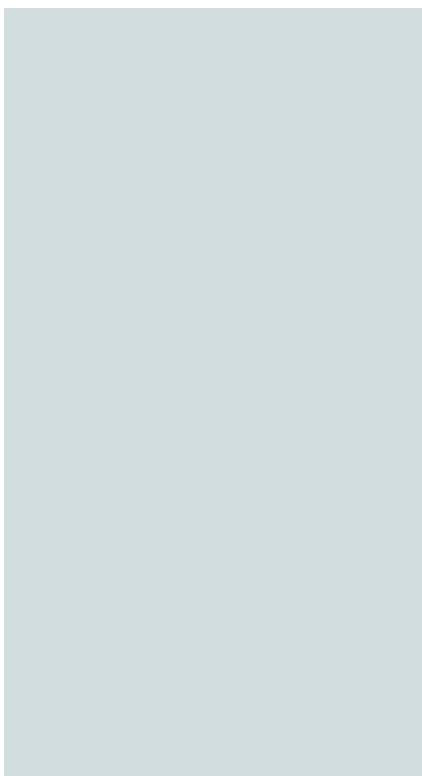
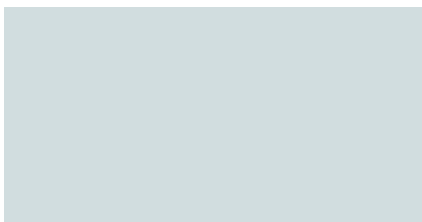
Medicare (the Original Medicare Plan) provides two major categories of coverage:

1. **Part A** is hospital insurance. Available to most people at no cost, it helps pay for:
 - Care in hospitals, skilled nursing facilities and hospices.
 - Home health services.
 - Blood starting with the fourth pint each year.
2. **Part B** is optional Medicare insurance. Paid for by most people with a monthly premium, it helps pay for:
 - Medically necessary doctor or outpatient hospital services.
 - Services to prevent or detect illnesses at an early stage (flu shots, mammograms, cancer and diabetes screenings, etc.).
 - Ambulance services.
 - Durable medical equipment such as oxygen tents and wheelchairs.
 - Some other medical services that Part A does not cover.

Medicare Supplement Insurance is designed to complement both Medicare Part A and Part B coverage and help you reduce your out-of-pocket medical expenses. It pays eligible expenses not covered by Medicare such as deductibles, coinsurance, foreign travel emergency care and skilled nursing facility care in excess of that covered by Medicare.

Although Medicare Supplement Insurance will not cover all your medical expenses (you're still responsible for paying non-covered expenses), it can help you pay your out-of-pocket expenses.





Understanding your plan options

Companies that offer Medicare Supplement Insurance can offer up to 12 plans, plus two high-deductible plans. In accordance with federal law, all plans are standardized, meaning that the benefits provided by a given plan are consistent from company to company. The plans are labeled A through L; each includes a different set of benefits. Plan A, a basic benefit plan, is offered by all Medicare Supplement insurers.

Thrivent Financial offers the Medicare Supplement Insurance plans listed below. We can help you assess your needs and choose the plan that's right for you.

MEDICARE SUPPLEMENT INSURANCE PLANS OFFERED BY THRIVENT FINANCIAL								
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan H*	Plan I*	Plan L**
Basic benefits								
Medicare Part A: Skilled nursing facility coinsurance								75%
Medicare Part A: Inpatient hospital deductible								75%
Medicare Part B: Deductible								
Medicare Part B: Excess charges								
Foreign travel emergency medical care								
At-home recovery								

*Plans H and I are not available in AL, ID, KY, LA, MD, NV, NM, OR, PA or VA.

**Plan L basic benefits cover Part B coinsurance and blood at 75%.

Medicare Supplement Insurance benefits

Basic benefits (included with all plans)

- Pays Part A hospitalization coinsurance, plus eligible expenses for 365 additional days during your lifetime, once Medicare benefits end.
- Pays Part B coinsurance (generally 20% of Medicare-approved expenses not covered by Medicare), or, in the case of hospital-outpatient services under a prospective-payment system, applicable co-payments after you've met your annual deductible.
- Pays for the first three pints of blood each year.

Medicare Part A: Skilled nursing facility coinsurance

- Pays the daily coinsurance amount during each benefit period for days 21 through 100 in a skilled nursing facility following a three-day hospital stay.

A *benefit period* begins the first day you receive inpatient hospital or skilled nursing care and ends when you've been out of the hospital or skilled nursing facility for 60 consecutive days.

Medicare Part A: Inpatient hospital deductible

- Pays the deductible for Part A when you are first admitted during each benefit period.

Know your needs

Not everyone needs Medicare Supplement Insurance. If you have certain other types of health insurance, the gaps in your Medicare coverage may already be covered. You probably don't need Medicare Supplement Insurance if:

- *You have group health insurance through a current or former employer.*
- *You belong to a Medicare Advantage plan.*
- *Medicaid or the Qualified Medicare Beneficiary (QMB) Program pays your Medicare premiums and other out-of-pocket costs.*

Medicare Part B: Deductible

- Pays the annual deductible amount.

Medicare Part B: Excess charges

- Pays 100% of the difference between your providers' actual charges and the Medicare-approved payment amount.

To determine if you need this benefit, ask your doctor and other health care providers if they agree to accept Medicare-approved amounts as payment in full. This is often referred to as assignment. If they do, you do not need this insurance.

Foreign travel emergency medical care

- Pays 80% of Medicare-eligible expenses if you need immediate care for an unexpected illness or injury during the first 60 consecutive days of travel outside the U.S. The benefit lifetime maximum is \$50,000. You pay the first \$250 each calendar year.

At-home recovery

- Pays \$40 per visit, up to seven visits a week, up to a maximum of \$1,600 a year, for Medicare-approved, short-term, at-home assistance with activities of daily living such as bathing, dressing and personal hygiene while you are recovering from an illness, injury or surgery.

These services must be provided by a licensed home health care agency.



Buying Medicare Supplement Insurance

During open enrollment

The best time to buy a Medicare Supplement Insurance plan is during your federally mandated six-month open enrollment period. Your open enrollment period starts the first day of the month in which you are both:

- Enrolled in Medicare Part B, **and**
- At least age 65.

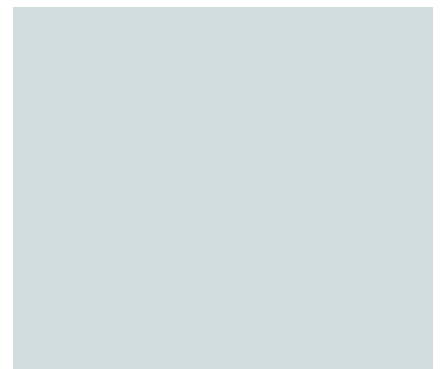
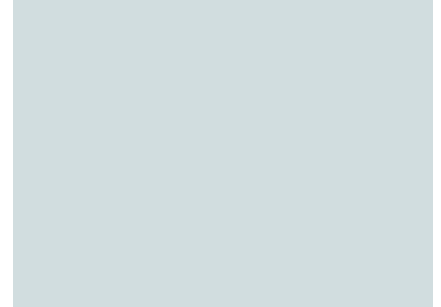
During your six-month open enrollment period, you cannot be denied Medicare Supplement Insurance coverage or be charged a higher premium because of past or present health problems.

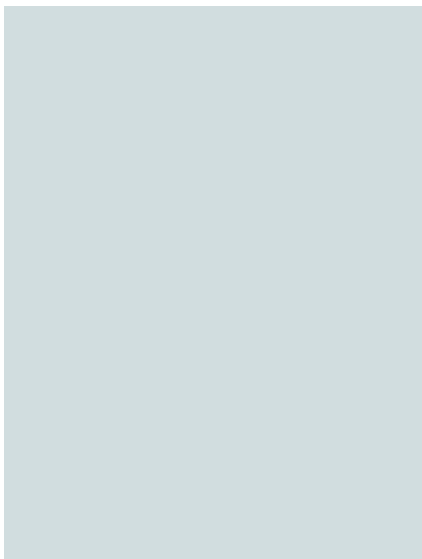
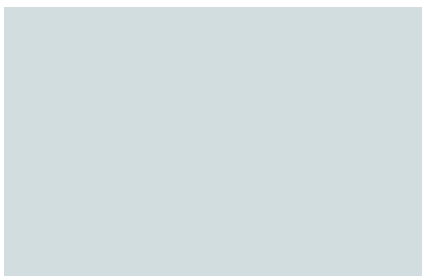
If you delay enrolling in Medicare Part B past age 65—for example, because you or your spouse are still working and have employer-provided health insurance—your open enrollment period will not start until your Medicare Part B effective date.

After open enrollment

After your open enrollment period has ended, you may still be able to purchase a Medicare Supplement Insurance plan without answering questions about your health, depending on your particular situation and state of residence. Regardless, you can always apply to purchase a Medicare Supplement Insurance plan by answering certain health questions.

In some states, these plans may be available to disabled individuals under age 65 who are enrolled in Medicare Part B.



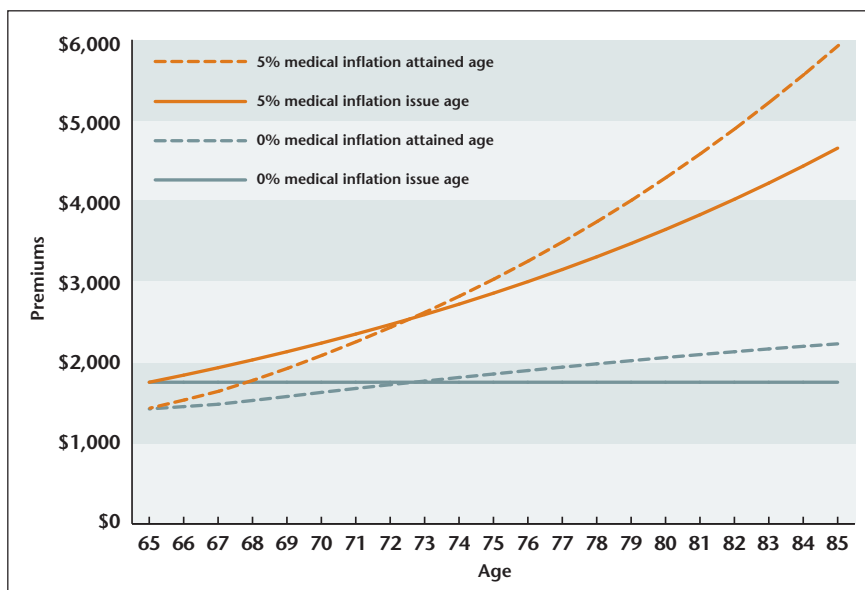


Pay now ... or pay later; it's your choice

When considering your Medicare Supplement Insurance options, you may see a difference in pricing. There are two primary methods used to determine pricing; each method affects premiums differently. The two methods are:

- **Issue-age pricing:*** Your premiums are—and will remain—based on your age when you purchased the contract; they will not automatically increase each time you celebrate a birthday. In other words, you won't be singled out for premium increases because you are getting older (although premium increases may be applied to groups of individuals).
- **Attained-age pricing:**** Your premiums are based on your current age; they may increase each time you celebrate a birthday. In other words, your premiums increase as you get older.

Although premiums based on issue-age pricing tend to be higher initially, these premiums tend to increase more modestly over time than do premiums based on attained-age pricing.



*In AZ, ID and MO only issue-age pricing is available.

**In AL, KY, LA, MD, NM, NV, OR, PA and VA only attained-age pricing is available.

WHAT CAUSES PREMIUMS TO INCREASE?

	Issue age	Attained age
Medicare changes	✓	✓
Medical inflation	✓	✓
Claims experience of the company issuing your policy	✓	✓
Your age		✓
What effects do the above factors have on premiums?	Premiums are initially higher but increase less over time.	Premiums are initially lower but increase more over time.

Choosing a pricing method

When choosing which pricing method is right for you, ask yourself:

- Do I want to realize savings now or in the future?
- What is my budget and how much disposable income do I have?
- Am I on a fixed income?
- Will I be receiving income later?
If so, from where and in what amounts?
- What is my health history?
- How long do I expect to live?





Facts you should know

30-day free look

You have 30 days from the date you receive your Medicare Supplement Insurance contract to review it. If you are not satisfied with the contract within this period, you may return it for a full premium refund.

Coverage for life

You have the right to continue coverage for life, provided you continue to pay the necessary premiums. Premiums may increase as Medicare benefits change and health care costs increase.

Suspending your contract

Your contract may be suspended upon your request or upon discovery by us that you have applied for and been determined to be entitled to Medicaid, provided you notify us within 90 days after entitlement begins.

The suspension period will continue for up to 24 months or until your entitlement to Medicaid ends, whichever is earlier. You can reinstate your contract by notifying us within 90 days after your entitlement ends and paying the required premiums.

WHY YOU SHOULD CONSIDER MEDICARE SUPPLEMENT INSURANCE

Purchasing Medicare Supplement Insurance from Thrivent Financial may make sense for you if you:

- Are concerned about how you'll pay for medical costs not covered by Medicare.
- Travel outside the U.S.
- Want the freedom and flexibility to choose doctors, clinics and other health care providers.

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Thrivent Financial for Lutherans®

625 Fourth Ave. S., Minneapolis, MN 55415-1665
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